Amendments to the Specification

Replace the paragraph beginning on page 25, line 26 with the following amended paragraph:

"FIG. 10A provides a block diagram for communication system 1000 for facilitating secured communications and process isolation within a dynamic payment card management system according to the present invention. In the embodiment depicted, a dynamic payment card (DPC) secure proxy 1004 provides process isolation between the various entities in the communication system 1000 and provides a secure communication interface for communications between the purchasing management application 100, the bank or card issuer 502 and the card processor 130, which in this embodiment is represented as TSYS. The secure proxy [[104]] 1004 can also provide other security mechanisms, such as for example, fraud detection mechanisms that can help determine if the purchasing management system 100 has been compromised by a malicious or criminal entity. Associated with the TSYS network 130 is an ACE batch processor 1010, a DEF generator 1014 and the MQ Server interface 1012, which can be, for example, hosted by the TSYS subsidiary DotsConnect. Associated with the secure proxy 1004 are encrypted mailboxes 1006 and 1016, the logging and security database 1018 and the credit card (CC) number vault 1020. The CC vault 1020 stores actual credit card numbers and provides security for those numbers. If desired for improved security, rather than using the credit card numbers themselves, the PM system 100 can use separate numbers or identifiers that correlate to the actual credit card numbers. Thus, the only communication of actual credit card numbers would occur between the secure proxy 1004, the bank 502 and/or the TSYS network 130."

Replace the paragraph beginning on page 43, line 5 with the following amended paragraph:

"FIGS. 8A-D provide further details concerning example purchasing management process flow for the PM system 100. Looking first to FIG. 8A, a high level block diagram is provided for purchasing flow 800, which includes spending controls 802, request management 804, order management 806 and financial management 808. In the embodiment depicted, this

purchasing flow 800 can be viewed as a loop of management activities with the following order: (1) spending controls 802, (2) request management <u>804</u>, (3) order management 806, and (4) financial management <u>808</u>, which then loops back to the beginning with spending controls 802. It is noted that this purchasing flow is one example, and a variety of other purchasing flow implementations or modifications to this purchasing flow 800 could be adopted, as desired."

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